



CERTIFICATE OF DEBTOR EDUCATION

I certify that on 05/08/2025 Michael Scott
completed a course on personal financial management given by Sage Personal Finance,
an approved provider of debtor education in the Western District of North Carolina .

Case number: 25-40054

Certificate number: NCW25-400544155544

Signed: /s/ Allison Geving, Ph.D.

Title: President, Sage Personal Finance